Case 23-21612-JCM Doc 22 Filed 09/08/23 Entered 09/09/23 00:28:37 Desc Imaged Certificate of Notice Page 1 of 8 Fill in this information to identify your case: Debtor 1 Amy Stash First Name Middle Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse, if filing) WESTERN DISTRICT OF United States Bankruptcy Court for the: Check if this is an amended plan, and **PENNSYLVANIA** list below the sections of the plan that Case number: 23-21612 have been changed. (If known) Western District of Pennsylvania Chapter 13 Plan Dated: September 2, 2023 Part 1: Notices To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with local rules and judicial rulings may not be confirmable. The terms of this plan control unless otherwise ordered by the court. In the following notice to creditors, you must check each box that applies To Creditors: YOUR RIGHTS MAY BE AFFECTED BY THIS PLAN. YOUR CLAIM MAY BE REDUCED, MODIFIED, OR ELIMINATED. You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. IF YOU OPPOSE THIS PLAN'S TREATMENT OF YOUR CLAIM OR ANY PROVISION OF THIS PLAN, YOU OR YOUR ATTORNEY MUST FILE AN OBJECTION TO CONFIRMATION AT LEAST SEVEN (7) DAYS BEFORE THE DATE SET FOR THE CONFIRMATION HEARING, UNLESS OTHERWISE ORDERED BY THE COURT. THE COURT MAY CONFIRM THIS PLAN WITHOUT FURTHER NOTICE IF NO OBJECTION TO CONFIRMATION IS FILED. SEE BANKRUPTCY RULE 3015. IN ADDITION, YOU MAY NEED TO FILE A TIMELY PROOF OF CLAIM TO BE PAID UNDER ANY PLAN. The following matters may be of particular importance. Debtor(s) must check one box on each line to state whether the plan includes each of the following items. If the "Included" box is unchecked or both boxes are checked on each line, the provision will be ineffective if set out later in the plan. 1.1 A limit on the amount of any claim or arrearages set out in Part 3, which may result ✓ Included Not Included in a partial payment or no payment to the secured creditor (a separate action will be required to effectuate 1.2 Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, Included ✓ Not Included set out in Section 3.4 (a separate action will be required to effectuate such limit) 1.3 Nonstandard provisions, set out in Part 9 ☐ Included ✓ Not Included Part 2: Plan Payments and Length of Plan 2.1 Debtor(s) will make regular payments to the trustee: Total amount of \$2471 per month for a remaining plan term of 60 months shall be paid to the trustee from future earnings as follows: By Automated Bank Transfer Payments: By Income Attachment Directly by Debtor 2,471.00 D#1 \$ \$

\$ \$ D#2

(Income attachments must be used by Debtors having attachable income)

(SSA direct deposit recipients only)

#### 2.2 Additional payments.

Unpaid Filing Fees. The balance of \$\_\_\_\_\_ shall be fully paid by the Trustee to the Clerk of the Bankruptcy court form the first

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Debtor	Amy Stash			Ca	se number 23	-21612	
	available fu	nds.					
Check o	ne.						
Ŋ	None. If "N	Ione" is checked, t	he rest of § 2.2 need	not be completed or re	eproduced.		
			plan (plan base) sh inding described al	all be computed by thoove.	e trustee based on	the total amount o	of plan payments
Part 3: T	reatment of Secur	red Claims					
.1 M	aintenance of pay	ments and cure o	f default, if any, on	Long-Term Continui	ing Debts.		
Cl	heck one.						
¥	None. If "N	Ione" is checked, t	he rest of Section 3.	1 need not be complete	d or reproduced.		
5.2 R	equest for valuatio	on of security, pay	ment of fully secu	red claims, and modifi	ication of underse	cured claims.	
Cl	heck one.						
	None. If "N	Ione" is checked, t	he rest of Section 3.	2 need not be complete	d or reproduced.		
			ith no modification				
Name of ci number	reditor and redact	ed account Col	llateral		Amount of secur claim	ed Interest rate	Monthly payment to creditor
-NONE-							
Γ	Fully paid a	ut contract terms w	ith no modification				
Name of ci number	reditor and redact		llateral		Amount of secur-	ed Interest rate	Monthly payment to creditor
-NONE-							
The rei	nainder of this parc	agraph will be effe	ctive only if the app	licable box in Part 1 of	this plan is checke	<u>d.</u>	
secured allowed secured	d claim. For each list d claim that exceed d claim is listed belo	sted claim, the values the amount of the ow as having no varies.	ue of the secured cla e secured claim will alue, the creditor's a	value of the secured cla im will be paid in full value treated as an unsect llowed claim will be tra a motion pursuant to Ro	with interest at the a ared claim under Pa eated in its entirety	rate stated below. T art 5. If the amount	he portion of any of a creditor's
Name of creditor ar redacted account number	Estimated amount of creditor's total claim (see Para. 8.7 below)	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Amount of secur claim	ed Interest rate	Monthly payment to creditor
Ally Financial, Inc 62892872	,	2018 GMC	\$18 483 00	\$0.00	\$12 <b>5</b> 83 0	n 925%	\$262 73

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Debtor	Amy Stash			Ca	se number <b>23-21</b>	612	
Name of creditor and redacted account number	Estimated amount of creditor's total claim (see Para. 8.7 below)	Collateral	Value of collateral	Amount of claims senior to creditor's claim	Amount of secured claim	Interest rate	Monthly payment to creditor
M & T Bank 73801031 47864	\$105,000. 00	117 Richmond Street Loyalhanna, PA 15661 Westmorelan d County Residence	\$89,000.00	\$0.00	\$105,000.00	7.00%	\$2,123.37

Insert additional claims as needed.

### 3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

None. If "None" is checked, the rest of Section 3.3 need not be completed or reproduced.

#### 3.4 Lien avoidance.

1

Check one.

None. If "None" is checked, the rest of  $\S$  3.4 need not be completed or reproduced. The remainder of this section will be effective only if the applicable box in Part 1 of this plan is checked

#### 3.5 Surrender of collateral.

Check one.

None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

#### 3.6 Secured tax claims.

Name of taxing authority	Total amount of claim	Type of tax	Interest Rate*	Identifying number(s) if collateral is real estate	Tax periods
-NONE-					

Insert additional claims as needed.

#### Part 4: Treatment of Fees and Priority Claims

#### 4.1 General

Trustee's fees and all allowed priority claims, including Domestic Support Obligations other than those treated in Section 4.5, will be paid in full without postpetition interest.

### 4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case. The trustee shall compute the trustee's percentage fees and publish the prevailing rates on the court's website for the prior five years. It is incumbent upon the debtor(s)' attorney or debtor (if pro se) and the trustee to monitor any change in the percentage fees to ensure that the plan is adequately funded.

### 4.3 Attorney's fees.

<sup>\*</sup> The secured tax claims of the Internal Revenue Service, Commonwealth of Pennsylvania and any other tax claimants shall bear interest at the statutory rate in effect as of the date of confirmation.

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Debtor	Amy Stash	Case number	er <b>23-21612</b>						
	Attorney's fees are payable to <b>Lawrence W Willis Esq 85299</b> . In addition to a retainer of \$2,000.00 (of which \$_0.00 was a payment to reimburse costs advanced and/or a no-look costs deposit) already paid by or on behalf of the debtor, the amount of \$3,000.00 is to be paid at the rate of \$1,500.00 per month. Including any retainer paid, a total of \$_5,000.00 in fees and costs reimbursement has been approved by the court to date, based on a combination of the no-look fee and costs deposit and previously approved application(s) for compensation above the no-look fee. An additional \$_0.00 will be sought through a fee application to be filed and approved before any additional amount will be paid through the plan, and this plan contains sufficient funding to pay that additional amount, without diminishing the amounts required to be paid under this plan to holders of allowed unsecured claims.								
		t provided for in Local Bankruptcy Rule 9020- irt's Loss Mitigation Program (do not include t	7(c) is being requested for services rendered to he no-look fee in the total amount of						
4.4	Priority claims not treated elsewhere in Pa	rt 4.							
Insert ad	None. If "None" is checked, the residitional claims as needed	st of Section 4.4 need not be completed or repr	oduced.						
4.5	Priority Domestic Support Obligations no	Priority Domestic Support Obligations not assigned or owed to a governmental unit.							
	✓ None. If "None" is checked, the res	st of Section 4.5 need not be completed or repr	oduced.						
4.6	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount. Check one.								
	None. If "None" is checked, the res	st of § 4.6 need not be completed or reproduce	d.						
4.7	Priority unsecured tax claims paid in full.	Priority unsecured tax claims paid in full.							
	✓ None. If "None" is checked, the res	st of Section 4.7 need not be completed or repr	oduced.						
4.8	Postpetition utility monthly payments.								
are allow postpetit utility of of the po from	ved as an administrative claim. These payment cion delinquencies, and unpaid security deposit otain an order authorizing a payment change, the estpetition claims of the utility. Any unpaid pos-	the utility provider has agreed to this treatments comprise a single monthly combined payments. The claim payment will not change for the leaded to file an amendest petition utility claims will survive discharge	nt for postpetition utility services, any ife of the plan unless amended. Should the d plan. These payments may not resolve all						
	or(s) after discharge.		D 4 CC 4 1						
number	r	payment	Postpetition account number						
Insert ad	lditional claims as needed.								
Part 5:	Treatment of Nonpriority Unsecured Cla	ims							
5.1	Nonpriority unsecured claims not separate	ely classified.							
	Debtor(s) <b>ESTIMATE(S)</b> that a total of \$0.0	<b>00</b> will be available for distribution to nonprio	rity unsecured creditors.						
	Debtor(s) <b>ACKNOWLEDGE(S)</b> that a <b>MINIMUM</b> of \$0.00 shall be paid to nonpriority unsecured creditors to comply with the								

liquidation alternative test for confirmation set forth in 11 U.S.C. § 1325(a)(4).

The total pool of funds estimated above is NOT the MAXIMUM amount payable to this class of creditors. Instead, the actual pool of funds available for payment to these creditors under the plan base will be determined only after audit of the plan at time of completion. The estimated percentage of payment to general unsecured creditors is **0.00**%. The percentage of payment may change, based upon the total amount of allowed claims. Late-filed claims will not be paid unless all timely filed claims have been paid in full. Thereafter, all late-filed claims will be paid pro-rata unless an objection has been filed within thirty (30) days of filing the claim. Creditors not specifically identified elsewhere in this plan are included in this class.

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Debtor Amy Stash Case number 23-21612

5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims.

Check one.

**None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.

5.3 Other separately classified nonpriority unsecured claims.

Check one.

None. If "None" is checked, the rest of § 5.4 need not be completed or reproduced.

#### Part 6: Executory Contracts and Unexpired Leases

6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected.

Check one.

None. If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

#### Part 7: Vesting of Property of the Estate

7.1 Property of the estate shall not re-vest in the debtor(s) until the debtor(s) have completed all payments under the confirmed plan.

#### Part 8: General Principles Applicable to All Chapter 13 Plans

- 8.1 This is the voluntary chapter 13 reorganization plan of the debtor(s). The debtor(s) understand and agree(s) that the chapter 13 plan may be extended as necessary by the trustee (up to any period permitted by applicable law) to insure that the goals of the plan have been achieved. Notwithstanding any statement by the trustee's office concerning amounts needed to fund a plan, the adequacy of plan funding in order to meet the plan goals remains the sole responsibility of debtor(s) and debtor(s)' attorney. It shall be the responsibility of the debtor(s) and debtor(s)' attorney to monitor the plan in order to ensure that the plan remains adequately funded during its entire term.
- 8.2 Prior to the meeting of creditors, the debtor(s) shall comply with the tax return filing requirements of 11 U.S.C. § 1308 and provide the trustee with documentation of such compliance by the time of the meeting. Debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the information needed for the trustee to comply with the requirements of 11 U.S.C. § 1302 as to the notification to be given to Domestic Support Obligation creditors, and debtor(s)' attorney or debtor(s) (if pro se) shall provide the trustee with the calculations relied upon to determine the debtor(s)' current monthly income and disposable income.
- 8.3 The debtor(s) shall have a duty to inform the trustee of any assets acquired while the chapter 13 case is pending, such as insurance proceeds, recovery on any lawsuit or claims for personal injury or property damage, lottery winnings, or inheritances. The debtor(s) must obtain prior court approval before entering into any postpetition financing or borrowing of any kind, and before selling any assets.
- 8.4 Unless otherwise stated in this plan or permitted by a court order, all claims or debts provided for by the plan to receive a distribution shall be paid by and through the trustee.
- 8.5 Percentage fees to the trustee are paid on receipts of plan payments at the rate fixed by the United States Trustee. The trustee has the discretion to adjust, interpret, and implement the distribution schedule to carry out the plan, provided that, to the extent the trustee seeks a material modification of this plan or its contemplated distribution schedule, the trustee must seek and obtain prior authorization of the court. The trustee shall follow this standard plan form sequence unless otherwise ordered by the court:

Level One: Unpaid filing fees.

Level Two: Secured claims and lease payments entitled to 11 U.S.C. § 1326(a)(1)(C) pre-confirmation adequate protection

payments.

Level Three: Monthly ongoing mortgage payments, ongoing vehicle and lease payments, installments on professional fees, and

Page 5

postpetition utility claims.

Level Four: Priority Domestic Support Obligations.

Level Five: Mortgage arrears, secured taxes, rental arrears, vehicle payment arrears.

Level Six: All remaining secured, priority and specially classified claims, and miscellaneous secured arrears.

Level Seven: Allowed nonpriority unsecured claims.

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Debt	tor Amy Stash	Case number	23-21612				
	Level Eight: Untimely filed nonpriority unse	ecured claims for which an objection has not	been filed.				
8.6	As a condition to the debtor(s)' eligibility to receive pro se) shall file Local Bankruptcy Form 24 (Debto making the final plan payment.						
8.7	The provisions for payment to secured, priority, ar accordance with Bankruptcy Rule 3004. Proofs of of claim, the amounts stated in the plan for each cla contained in this plan with regard to each claim. Ur timely files its own claim, then the creditor's claim an opportunity to object. The trustee is authorized, more than \$250.	claim by the trustee will not be required. In the aim are controlling. The clerk shall be entitled aless otherwise ordered by the court, if a secushall govern, provided the debtor(s) and debtor(s)	ne absence of a contrary timely filed proof d to rely on the accuracy of the information ared, priority, or specially classified creditor tor(s)' attorney have been given notice and				
8.8	Any creditor whose secured claim is not modified by	by this plan and subsequent order of court sha	all retain its lien.				
8.9	discharged under 11 U.S.C. § 1328 or until it has be whichever occurs earlier. Upon payment in accordance	Any creditor whose secured claim is modified or whose lien is reduced by the plan shall retain its lien until the underlying debt is discharged under 11 U.S.C. § 1328 or until it has been paid the full amount to which it is entitled under applicable nonbankruptcy law, whichever occurs earlier. Upon payment in accordance with these terms and entry of a discharge order, the modified lien will terminate and be released. The creditor shall promptly cause all mortgages, liens, and security interests encumbering the collateral to be satisfied, discharged, and released.					
8.10	bar date. LATE-FILED CLAIMS NOT PROPERI	The provisions of Sections 8.8 and 8.9 will also apply to allowed secured, priority, and specially classified unsecured claims filed after the bar date. <i>LATE-FILED CLAIMS NOT PROPERLY SERVED ON THE TRUSTEE AND THE DEBTOR(S)' ATTORNEY OR DEBTOR(S) (IF PRO SE) WILL NOT BE PAID.</i> The responsibility for reviewing the claims and objecting where appropriate is placed upon the debtor(s).					
Part	9: Nonstandard Plan Provisions						
9.1	Check "None" or List Nonstandard Plan Provis None. If "None" is checked, the rest of Pa	ions art 9 need not be completed or reproduced.					
Part	10: Signatures:						
10.1	Signatures of Debtor(s) and Debtor(s)' Attorney	1					
plan(s treatn	igning this plan the undersigned, as debtor(s)' attorney of (s), order(s) confirming prior plan(s), proofs of claim filed ment of any creditor claims, and except as modified here as. False certifications shall subject the signatories to san	d with the court by creditors, and any orders of this proposed plan conforms to and is con	of court affecting the amount(s) or				
13 plo Weste the st	iling this document, debtor(s)' attorney or the debtor(s) lan are identical to those contained in the standard cha tern District of Pennsylvania, other than any nonstando tandard plan form shall not become operative unless it rate order.	pter 13 plan form adopted for use by the Un ard provisions included in Part 9. It is furthe	ited States Bankruptcy Court for the er acknowledged that any deviation from				
	/s/ Amy Stash	X Signature of Debtor 2					
	Amy Stash Signature of Debtor 1	Signature of Debtor 2					
	Executed on September 2, 2023	Executed on					
	/s/ Lawrence W Willis Esq	Date September 2, 2023					
	Lawrence W Willis Esq 85299 Signature of debtor(s)' attorney						

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United States Bankruptcy Court Western District of Pennsylvania

In re: Case No. 23-21612-JCM
Amy Stash Chapter 13

Debtor

## **CERTIFICATE OF NOTICE**

District/off: 0315-2 User: auto Page 1 of 2
Date Rcvd: Sep 06, 2023 Form ID: pdf900 Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2023:

Recip ID	Recipient Name and Address
db	- Amy Stash, 117 Richmond Street, Loyalhanna, PA 15661-9706
15634313	Berkheimer & Associates, 50 N. 7th Street, Bangor, PA 18013-1798
15634314	Berkheimer & Associates, PO Box 25153, Lehigh Valley, PA 18002-5153
15624024	- KML Law, 701 Market St #5000, Philadelphia, PA 19106-1541

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address + Email/PDF: acg.acg.ebn@aisinfo.com	Date/Time	Recipient Name and Address
cr	+ Eman/PDF: acg.acg.com@aisimo.com	Sep 06 2023 23:42:54	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15624021	+ Email/Text: ally@ebn.phinsolutions.com	Sep 06 2023 23:31:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
15634315	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 06 2023 23:43:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
15624022	+ Email/Text: bankruptcy@credencerm.com	Sep 06 2023 23:32:00	Credence Resource Management, LLC, Attn: Bankruptcy, 4222 Trinity Mills Road Suite 260, Dallas, TX 75287-7666
15634317	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 06 2023 23:42:51	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
15624023	+ Email/Text: bknotice@ercbpo.com	Sep 06 2023 23:32:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
15629362	Email/PDF: resurgentbknotifications@resurgent.com	Sep 06 2023 23:43:06	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15624025	Email/Text: camanagement@mtb.com	Sep 06 2023 23:31:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15624026	+ Email/Text: angela.abreu@northwest.com	Sep 06 2023 23:31:00	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15624027	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecove	ry.com Sep 06 2023 23:43:38	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15624028	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 06 2023 23:42:52	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15624029	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 06 2023 23:56:49	Wells Fargo Hm Mortgag, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 12

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District/off: 0315-2 User: auto Page 2 of 2
Date Rcvd: Sep 06, 2023 Form ID: pdf900 Total Noticed: 16

### **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID cr	Bypass Reason	Name and Address M&T BANK
15634312	*+	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
15634316	*+	Credence Resource Management, LLC, Attn: Bankruptcy, 4222 Trinity Mills Road Suite 260, Dallas, TX 75287-7666
15634318	*+	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
15634319	*+	KML Law, 701 Market St #5000, Philadelphia, PA 19106-1541
15634320	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15634321	*+	Northwest Bank, Attn: Bankruptcy, Po Box 128, Warren, PA 16365-0128
15634322	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15634323	*+	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15634324	*+	Wells Fargo Hm Mortgag, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 1 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

### NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2023 Signature: /s/Gustava Winters

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 4, 2023 at the address(es) listed below:

Name Email Address

Brian Nicholas

on behalf of Creditor M&T BANK bnicholas@kmllawgroup.com

Lawrence W. Willis

 $on\ behalf\ of\ Debtor\ Amy\ Stash\ ecf@westernpabankruptcy.com\ urfreshstrt@gmail.com; will is lr88866@notify.bestcase.com$ 

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 4